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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/862,577	05/21/2001	William R. Hartigan	11031.00	7975
46317	7590	02/28/2006	EXAMINER	
TRENNER LAW FIRM, LLC 12081 WEST ALAMEDA PARKWAY #163 LAKEWOOD, CO 80228			FRENEL, VANEL	
			ART UNIT	PAPER NUMBER

3626

DATE MAILED: 02/28/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/862,577

Applicant(s)

HARTIGAN, WILLIAM R.

Examiner

Vanel Frenel

Art Unit

3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 December 2005.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-4,6-9 and 11-22 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-4,6-9 and 11-22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the Amendment filed on 12/09/05. Claims 1-3 and 6-7 have been amended. Claims 5 and 10 have been cancelled. Claims 11-22 have been newly added. Claims 1-4, 6-9, 11-22 are pending.
2. Applicant's arguments filed on 12/09/05 have been persuasive and the previous Office Action has been vacated, hence, a new Office Action is hereby presented.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Aquila et al (2002/0035488) in view of Boyer et al (6,208,973).
(A) As per claim 1, Aquila discloses a computer-implemented method for providing insurance information across a network, comprising:
receiving an access code from a user (See Aquila; Page 8, Paragraphs 0141-0144);
receiving a password from a user (See Aquila, Page 5, Paragraph 0098; Page13, Paragraphs 0236-0237);

executing computer-implemented instructions for determining the user class of a user from the access code and password (See Aquila, Page 5, Paragraph 0098; Page 13, Paragraphs 0236-0237);

in the event that the user is an agent, permitting the agent to enter insurance information for an insured (See Aquila, Page 1, Paragraphs 0007- 0008);

storing the insurance information along with the date and time of entry as a record in a database (See Aquila, Page 7, Paragraphs 0121-0122);

executing computer-implemented instructions for generating an access code and password corresponding to the insured (See Aquila, Page 7, Paragraph 0131);

in the event that the user is a holder, permitting the holder to view insurance information for the insured corresponding to the insured's access code and password (See Aquila, Page 7, Paragraph 0131).

Aquila does not explicitly disclose that the method having receiving a set of requirements from the holder via the network; and executing computer-implemented instructions for displaying an exception report to the holder, the exception report indicating which of the insured's insurance information violated the set of requirements.

However, these features are known in the art, as evidenced by Boyer. In particular, Boyer suggests that the method having receiving a set of requirements from the holder via the network; and executing computer-implemented instructions for displaying an exception report to the holder, the exception report indicating which of the insured's insurance information violated the set of requirements (See Boyer, Col.15, lines 19-67 to Col.16, line 28).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Boyer within the system of Aquila with the motivation of providing a method of converting a healthcare transaction into a credit card transaction for payment by a patient (See Boyer, Col.4, lines 55-57).

(B) As per claim 2, Aquila discloses the method wherein a holder may enter a plurality of access codes and passwords, each of the plurality of access codes and passwords corresponding to a single insured of a plurality of insureds (See Aquila, Page 6, Paragraphs 0110-0112).

The motivation for combining the teachings of Aquila and Boyer is as given above in the rejection of claim 1 above, and incorporated herein.

(C) As per claim 3, Aquila discloses the method further comprising:
permitting the holder to view insurance information for each of the plurality of insureds simultaneously, and displaying a compliance report to the holder, the compliance report indicating which of each of the plurality of insureds' insurance information violates the set of requirements (See Aquila, Page 15, Paragraphs 0271-02772).

The motivation for combining the teachings of Aquila and Boyer is as given above in the rejection of claim 1 above, and incorporated herein.

(D) As per claim 4, Aquila discloses the method wherein the compliance report is presented as a table, the table having one row corresponding to each of the plurality of insureds and one column corresponding to each requirement of the set of requirements (See Aquila, Page 10, Paragraphs 0171-0190).

The motivation for combining the teachings of Aquila and Boyer is as given above in the rejection of claim 1 above, and incorporated herein.

(E) As per claim 6, Aquila discloses a computer-implemented method for retrieving and evaluating insurance information across a network, comprising:

inputting an access code and password for at least one insured (See Aquila, Page 1, Paragraphs 0007- 0008);

receiving at least one insurance record comprised of at least one category of insurance coverage for the at least one insured (See Aquila, Page 1, Paragraph 0013; Page 5, Paragraph 0095);

inputting at least one user-specified insurance requirement (See Aquila, Page 1, Paragraph 0013; Page 5, Paragraph 0095);

comparing the insurance record to the user-specified insurance requirement (See Aquila, Page 10, Paragraphs 0162-0166)
and

displaying the results of the comparison (See Aquila, Page 1, Paragraph 0013; Page 5, Paragraph 0095).

The motivation for combining the teachings of Aquila and Boyer is as given above in the rejection of claim 1 above, and incorporated herein.

(F) As per claim 7, Aquila discloses the method wherein the step of comparing the insurance record to the user-specified insurance requirement comprises:

determining whether the user has specified a coverage minimum for at least one insurance category (See Aquila, Page 3, Paragraph 0070);

determining from the at least one category of insurance coverage comprising the at least one insurance record whether the at least one insured's coverage meets or exceeds the coverage minimum (See Aquila, Page 17, Paragraphs 0304-0305);

creating a table, the table comprised of at least one row corresponding to each of the at least one insured and at least one column corresponding to each of the at least one categories of insurance coverage, the intersection of the at least one row and at least one column forming at least one cell (See Aquila, Page 10, Paragraphs 0171-0190);

and

placing in the at least one cell an indicator corresponding to the results of determining whether the at least one insured's coverage meets or exceeds the coverage minimum (See Aquila, Page 17, Paragraphs 0304-0305).

The motivation for combining the teachings of Aquila and Boyer is as given above in the rejection of claim 1 above, and incorporated herein.

(G) As per claim 8, Aquila discloses the method wherein the indicator further indicates whether the at least one insured's coverage is cancelled or expired (See Aquila, Page 8, Paragraph 0140).

(H) As per claim 9, Aquila discloses the method wherein the indicator indicating that the at least one insured's coverage is expired is the date of expiration (See Aquila, Page 8, Paragraph 0140).

(I) As per claim 11, Aquila discloses the method further comprising executing a division function for limiting the contents of the exception report (See Aquila, Page 21, Paragraphs 0362-0363).

(J) As per claim 12, Aquila discloses the method wherein the division function includes at least one of the following categories: subsidiary, division, region, branch office, project territory location, or product (See Aquila, Page 21, Paragraph 0362).

(K) As per claim 13, Aquila discloses the method wherein the set of requirements received from the holder are minimum insurance requirements the holder requires of the insured (See Aquila, Page 19, Paragraph 0333).

(L) As per claim 14, Aquila discloses the method further comprising providing the holder with a compliance report for at least one of a plurality of requirement sets (See Aquila, Page 8, Paragraphs 0138-0139).

(M) As per claim 15, Aquila discloses a system of providing proof of an insured's insurance via a network comprising:

at least one computer-readable medium (See Aquila, Page 4, Paragraph 0074);
computer-implemented instructions provided on the at least one
computer-readable medium, the computer-implemented instructions for:

receiving insurance information for proof of insurance from an
agent for an insured of the agent (See Aquila, Page 1, Paragraphs 0008-0010);

storing the insurance information electronically in a database (See Aquila, Page 7, Paragraph 0131).

Aquila does not explicitly disclose that the system having providing the insurance information and from the database over a network to a holder.

However, this feature is known in the art, as evidenced by Boyer. In particular, Boyer suggests that the system having providing the insurance information and from the database over a network to a holder (See Boyer, Col.15, lines 19-67 to Col.16, line 28).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Boyer within the system of Aquila with the motivation of providing a method of converting a healthcare transaction into a credit card transaction for payment by a patient (See Boyer, Col.4, lines 55-57).

(N) As per claim 16, Aquila discloses the system further comprising computer-implemented instructions for generating a compliance report summarizing the compliance status of each coverage for all insured (See Aquila, Page 17, Paragraph 0304).

(O) As per claim 17, Aquila discloses the system wherein providing the insurance information to the holder is for each insured for whom the holder has an access code and password (See Aquila, Page 5, Paragraph 0098; Page 13, Paragraphs 0236-0237).

(P) As per claim 18, Aquila discloses the system further comprising computer-implemented instructions for issuing electronic notices to the holder (See Aquila, Page 7, Paragraph 0131).

(Q) As per claim 19, Aquila discloses the system further comprising computer-implemented instructions for indicating whether the at least one insured's coverage is cancelled or expired (See Aquila, Page 8, Paragraph 0140).

(R) As per claim 20, Aquila discloses the system further comprising computer-implemented instructions for providing a holder with internet access to the insurance

information from a centralized certificate storage repository (See Aquila, Page 20, Paragraphs 0341-0346).

(S) As per claim 21, Aquila discloses the system further comprising computer-implemented instructions for comparing certificates to a holders custom requirements (See Aquila, Page 8, Paragraph 0139).

(T) As per claim 22, Aquila discloses the system further comprising computer-implemented instructions for validating insurance ratings by at least one independent rating organization (See Aquila, Page 20, Paragraph 0352).

Conclusion

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not the applied art teaches method for accessing and evaluating information for processing an application for insurance (5,809,478) and Driversshield.com signs Nationwide Agreement for Its Web-Based Collision Repair Program; PR Newswire; New York; Jun 19, 2000; pg 1.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769. The examiner can normally be reached on Monday- Thursday from 6:30am-5:00pm.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

V.F
V.F

February 9, 2006


C. LUKE GILLIGAN
PATENT EXAMINER